

Fill in this information to identify the case:

Debtor 1 Jaynee Alexis Davis

Debtor 2

United States Bankruptcy Court for the: Eastern District of Pennsylvania

Case number : 20-10767-amc

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment is due. See Bankruptcy Rule 3002.1.

Name of creditor: THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF THE CWABS INC., ASSET-BACKED CERTIFICATES, SERIES 2005-16 Court claim no. 20 (if known):

Last 4 digits of any number you use to identify the debtor's account: 0079

Date of payment change: 04/01/2021  
Must be at least 21 days after date of this notice

New total payment: \$Forebearance  
Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

☒ No

☐ Yes. Attach a copy of the escrow account statement prepared in a form consistent with the applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why:

Current escrow payment:

New escrow payment:

Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

☒ No

☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why:

Current interest rate:

New interest rate:

Current Principal and interest payment:

New principal and interest payment:

Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

☒ No

☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect).

Reason for change: Notice of forbearance arrangement based on debtor's(s') request (COVID19) (Extension)

Current mortgage payment:

New mortgage payment:

Debtor 1 Jayne Alexis Davis Case number (if known) 20-10767-amc  
First Name Middle Name Last Name

**Part 4: Sign Below**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box:

☐ I am the creditor.

☒ I am the creditor's attorney or authorized agent.

**I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.**

/s/ Joshua I Goldman

Signature

Date 05/19/2021

Print: Joshua I Goldman Title Authorized Agent for Creditor  
Company Padgett Law Group  
Address 6267 Old Water Oak Road, Suite 203  
Tallahassee FL, 32312  
Contact phone (850) 422-2520 Email PLGinquiries@padgettlawgroup.com

**The use of Official Form 410S1 and of the electronic filing method for a Notice of Payment Change is being used to provide interested parties with notice of the forbearance arrangement, detailed below. It is only being used due to limitations on existing functionality available to limited users within the Courts' CMECF systems. The use of this form in no way implies that a payment change is occurring or has occurred on the account. This filing does not imply that the provisions of FRBP 3002.1 apply to this filing, nor does the Servicer/Creditor consent to the application of any provisions of FRBP 3002.1 to this filing.**

**NOTICE OF TEMPORARY FORBEARANCE (EXTENSION)**

Effective Date of Forbearance: 04/01/2021

Number of monthly payments in Forbearance 3 MONTHS

NewRez LLC d/b/a Shellpoint Mortgage Servicing ("SERVICER") hereby provides notice that due to a recent financial hardship resulting directly or indirectly from the COVID-19 emergency, the Debtor has requested, and SERVICER has provided a temporary suspension of mortgage payments. This short-term relief is consistent with the COVID-19 relief available under the Coronavirus Aid, Relief, and Economic Security (CARES) Act.

During this short-term relief, all terms and provisions of the mortgage note and security instrument, other than the payment obligations, will remain in full force and effect unless otherwise adjusted by this court or through a loan modification.

During the forbearance period and up to and including the time when that period ends, SERVICER will work with the Debtor, the Debtor's attorney (if applicable) and the bankruptcy trustee on how to address the suspended payments in the long-term, including obtaining any necessary court consent and approval.

This Notice does not constitute an amendment or modification to the Debtor's plan of reorganization, and does not relieve the Debtor of the responsibility to amend or modify the plan of reorganization to reflect the forbearance arrangement, if required.

**CERTIFICATE OF SERVICE**

**I HEREBY CERTIFY** that a true and correct copy of the foregoing has been furnished to the parties on the attached Service List by electronic service and/or by First Class U.S. Mail on this the 19<sup>th</sup> day of May, 2021.

/S/ Joshua I Goldman

Joshua I Goldman

PADGETT LAW GROUP

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(850) 422-2567 (facsimile)

PLGinquiries@padgettlawgroup.com

*Authorized Agent for Creditor*

**SERVICE LIST (CASE NO. 20-10767-AMC)**

DEBTOR

JAYNEE DAVIS FKA JAYNEE A REEVES  
FKA JAYNEE REEVES BAPTISTE  
246 MACDONALD AVENUE  
WYNCOTE, PA 19095

ATTORNEY

MICHELE PEREZ CAPILATO  
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FORT WASHINGTON, PA 19034

TRUSTEE

WILLIAM C. MILLER, ESQ.  
CHAPTER 13 TRUSTEE  
P.O. BOX 1229  
PHILADELPHIA, PA 19105

US TRUSTEE

UNITED STATES TRUSTEE  
OFFICE OF THE U.S. TRUSTEE  
200 CHESTNUT STREET  
SUITE 502  
Philadelphia, PA 19106